

**EXHIBIT A**

Chase Home Finance LLC  
7255 Baymeadows Way  
Jacksonville, FL 32256



December 07, 2009

[REDACTED]  
[REDACTED]  
Cynthia A Siwulec  
[REDACTED]  
[REDACTED], NJ [REDACTED]

RE: Loan Number [REDACTED] 17

We are a debt collector. This is an attempt to collect a debt,  
and any information obtained will be used for that purpose.

Dear Cynthia A Siwulec

You have missed more than one monthly payment. That means you are in danger of damaging your credit and perhaps even losing your home, so please do not ignore this letter. No one wants you to lose your home-including Chase Home Finance LLC ("Chase").

It's important that you bring your home loan current. If you're having trouble paying, call toll-free 1-800-848-9380 right away, and we'll try to find an option for getting you back on track. We're here for you Monday through Friday, from 5 a.m. to 6 p.m. Pacific time. For faster service, have the loan number at the top of this letter handy when you call.

Additional help. You may also be eligible for home ownership counseling through the U.S. Department of Housing and Urban Development (HUD) network of approved nonprofit counseling organizations. Call 1-800-569-4287 to find out more. The attached Debt Validation Notice includes the current amount due on your home loan. If you are able to pay your outstanding balance due, please send your payment to: Chase Home Finance LLC Customer Care Fulfillment, P.O. Box 9001123, Louisville, KY 40290-1123. Please write your loan number (0621842517) on your check.

Thank you. Our loan counselors look forward to hearing from you soon at 1-800-848-9380.

ely,

[REDACTED]

Customer Interaction Center  
Chase  
www.chase.com

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DEBT VALIDATION NOTICE

RE: Loan Number [REDACTED] 17

December 07, 2009

As of the date of this Notice, the amount required to cure your delinquent home loan is \$ 14,581.78. Because of interest, late charge and other charges that may vary from day to day or that may change after the date of this Notice, the amount due on the day you pay may be greater. Therefore, you may not rely on the amount shown above to be sufficient to payoff your loan after today. You should contact Chase at the address or telephone number below to verify the exact amount necessary to reinstate your home loan on the day you will deliver payment. Failure to do so may result in rejection of your payment.

\*The creditor to whom this amount is owed is Chase Home Finance LLC.

\*Unless within thirty (30) days after receiving this communication you notify us that the debt, or some portion of it, is disputed, it will be assumed by us to be valid.

\*If within thirty (30) days after receiving this communication you give notice to us, in writing, that the debt, or any portion of it, is disputed, a verification of such debt will be mailed to you.

\*The purpose of this communication is to collect the indebtedness due, or, in the alternative, to repossess the property which is the security of such debt.

THE INFORMATION ABOVE IS PROVIDED IN COMPLIANCE WITH THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT.

For questions or inquiries please contact us at:  
Chase, ATTN: Customer Interaction Center, P.O. Box 44118,  
Jacksonville, FL 32231-4016  
1-800-848-9380 Fax: 904-462-1926

[REDACTED]